

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
TYLER DIVISION

IN RE:

MICHAEL RUTLEDGE &
CRYSTAL ST CLAIRE,
DEBTORS.

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CASE NO. 23-60463-JS-13

Confirmation set:

DECEMBER 14, 2023

OBJECTION TO CONFIRMATION

TO THE HONORABLE U.S. BANKRUPTCY JUDGE:

COMES NOW, RV Depot of Cleburne ("RV Depot" or "Creditor"), objecting to the confirmation of the Chapter 13 Plan proposed by Michael Rutledge & Crystal St Claire ("Debtor"), and for cause of action would respectfully show the Court as follows:

1. Creditor has a perfected purchase money security interest in a 2020 Forest River Salem 30KQBSS, Vehicle Identification Number 4X4TSMF21LA325966. As of the date of filing, Creditor was owed \$30,663.10.

2. Creditor is entitled to an interest rate that is equal to prime at the time of confirmation increased by an appropriate risk factor which reflects the risk of non-payment. Interest should begin accruing immediately upon the date first set for confirmation of the Chapter 13 Plan.

3. Creditor objects to paragraph 9.2 of the Chapter 13 Plan in that set and equal payments to Creditor must start at confirmation without deduction for payments to any other creditor pursuant to 11 U.S.C. §1325(a)(5)(B)(iii).

4. Creditor objects to confirmation of the Chapter 13 Plan to the extent that it does not meet the requirements of 11 U.S.C. §1325(a) in any way not specifically set out herein.

WHEREFORE, PREMISES CONSIDERED, RV Depot of Cleburne prays for an Order of this Court:

1. Denying confirmation of Debtor's Chapter 13 Plan as proposed; and
2. For such other and further relief, both general and specific, to which Creditor may show itself justly entitled.

Respectfully submitted,
/s/ Stephen G. Wilcox
Stephen G. Wilcox
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ATTORNEY FOR RV DEPOT
OF CLEBURNE

CERTIFICATE OF SERVICE

This is to certify that a true and correct copy of the foregoing Objection to Confirmation was served by FIRST CLASS MAIL, POSTAGE PRE-PAID on:

Michael Rutledge & Crystal St Claire
575 County Road 1917, Lot 5
Yantis, TX 75497

and ELECTRONICALLY FILED on:

Juan Tomasino
860 Airport Frwy., Suite 401
Hurst, TX 76054

Lloyd Kraus
Plaza Tower
110 N. College Ave., 12th Floor
Tyler, TX 75702

Dated on October 6, 2023.

/s/Stephen G. Wilcox
Stephen G. Wilcox

8361-00010-571344